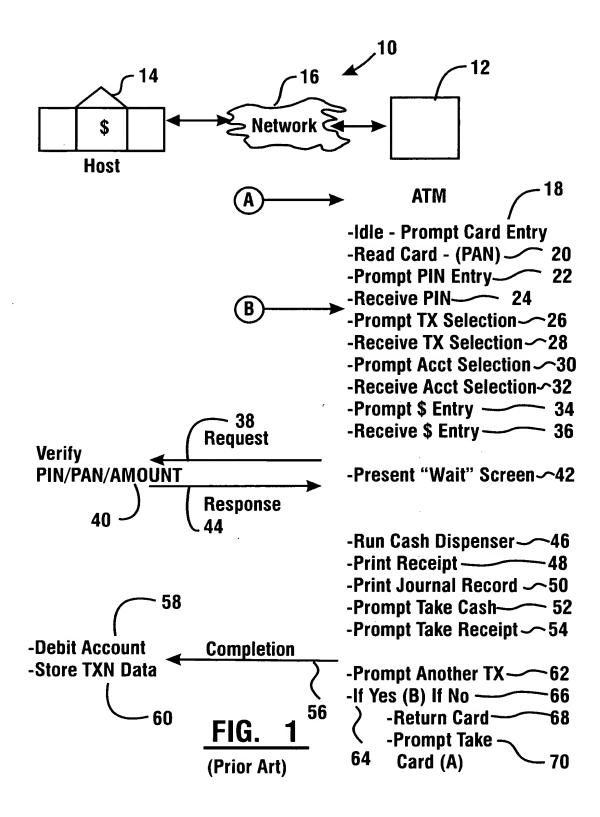
Replacement Sheet



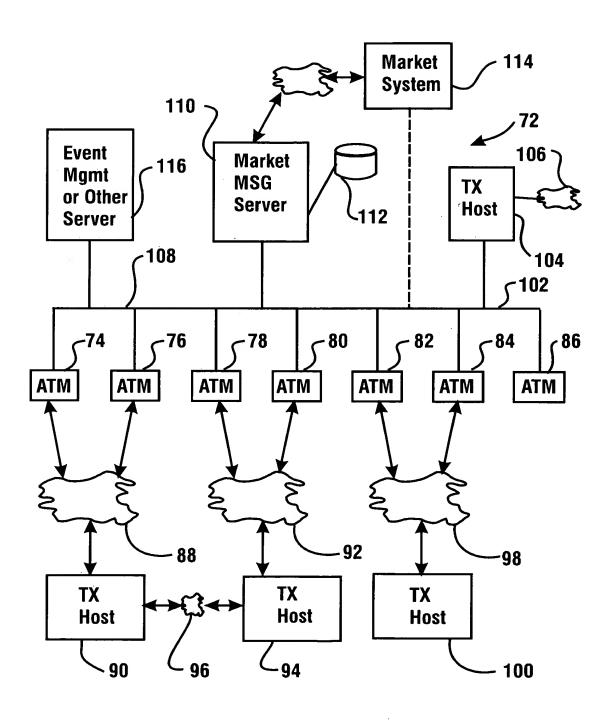
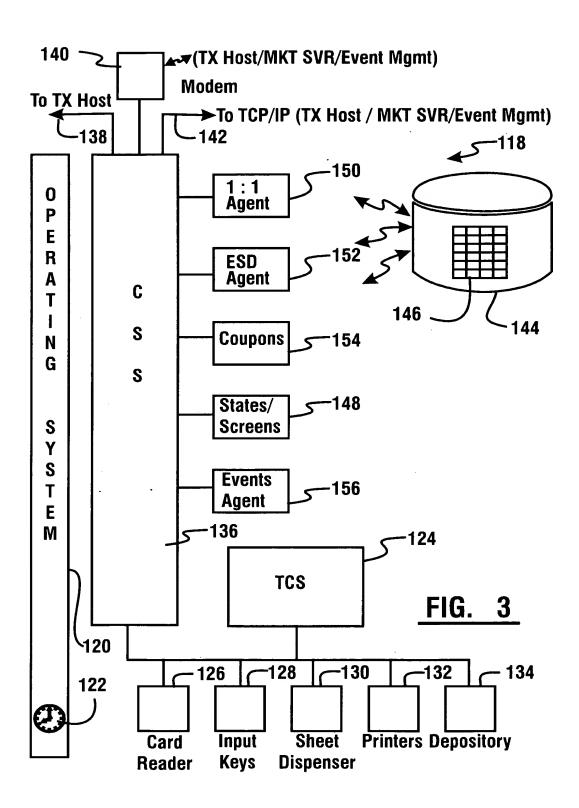


FIG. 2



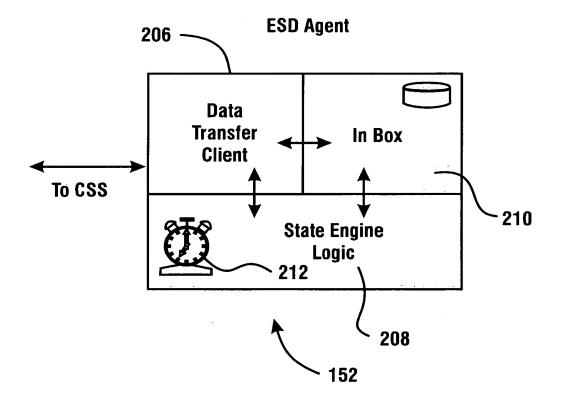
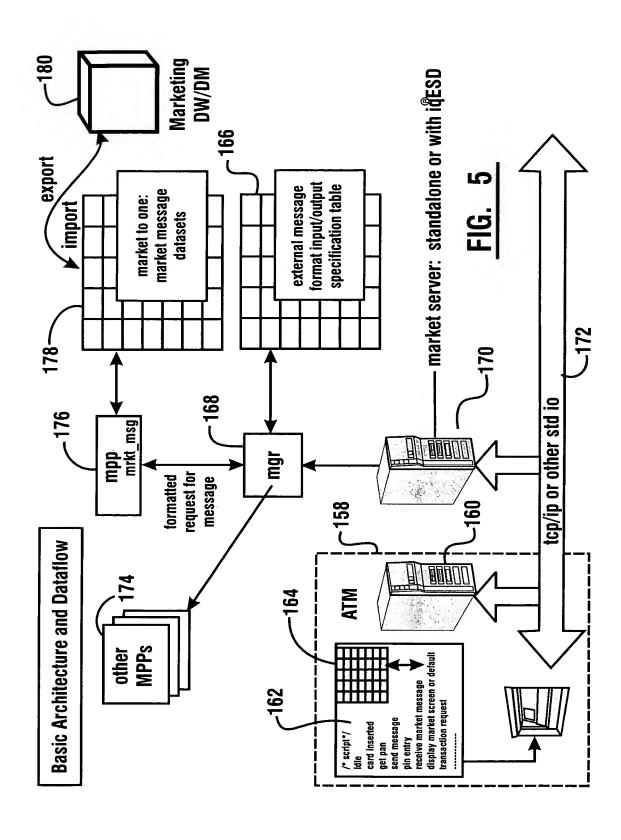
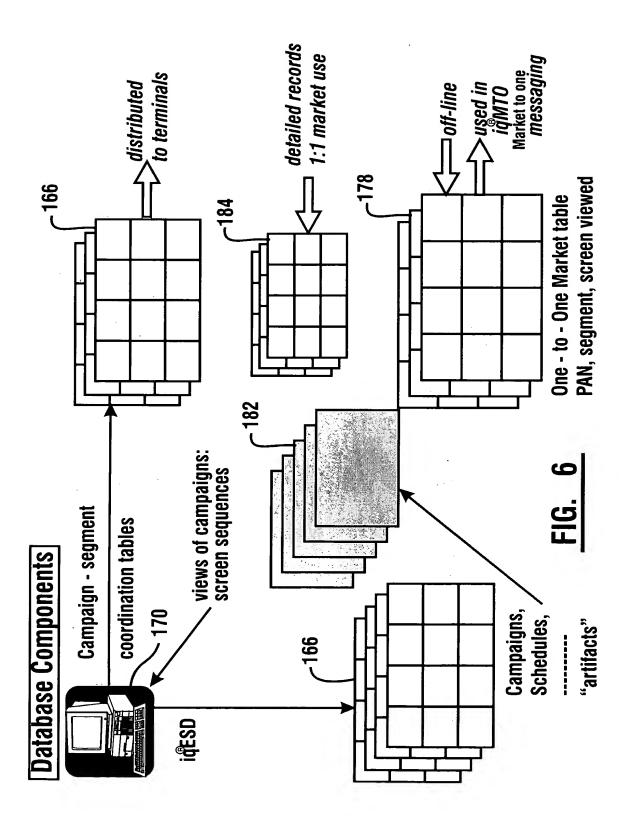
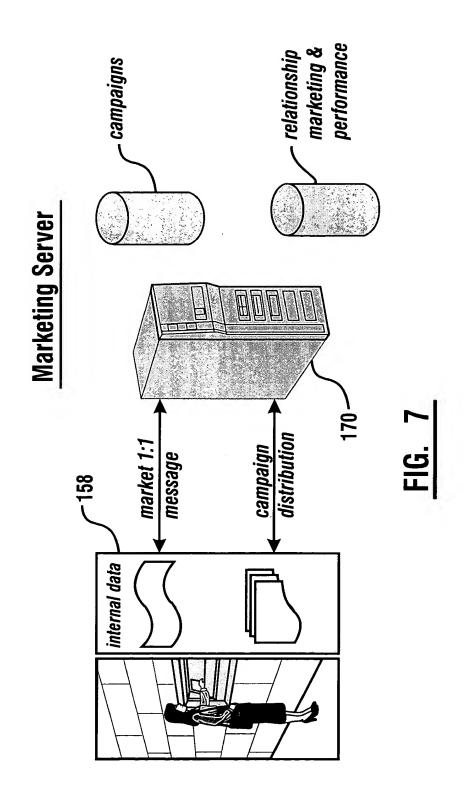
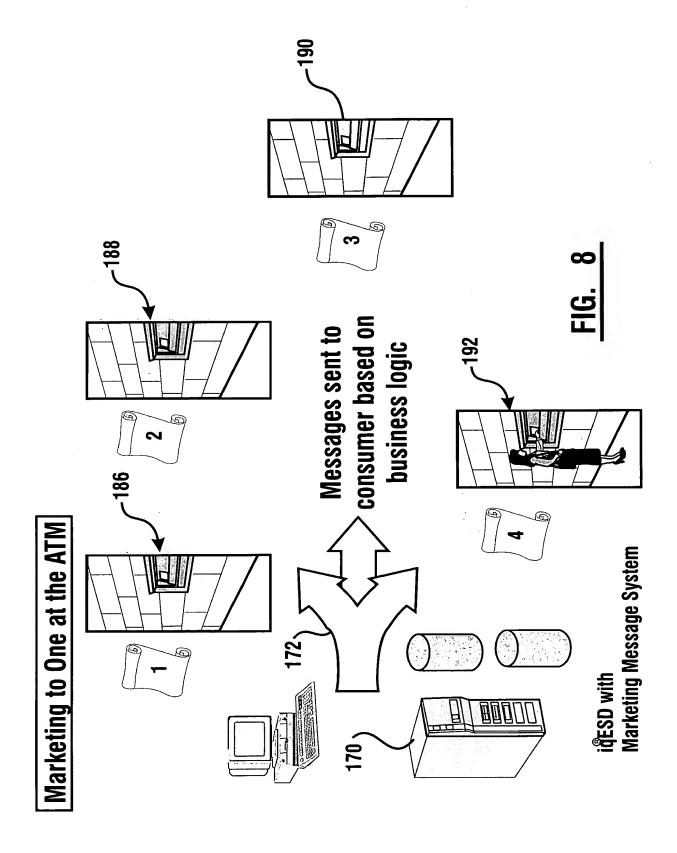


FIG. 4









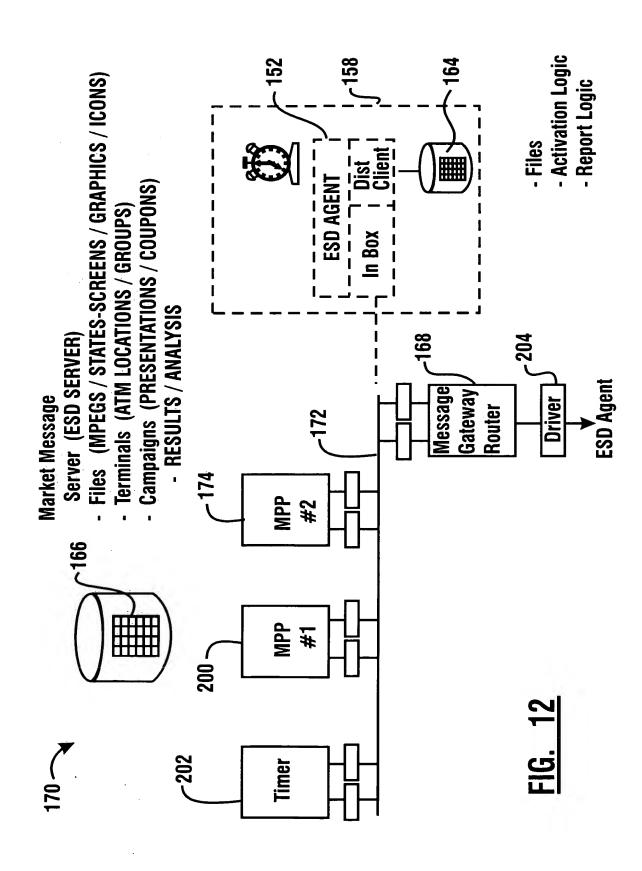
		Thank you - we will call you in the next few days to open your account	Print	conbon	(may include	information	on potential	savings)	
	Visit #3	Open a Fourth Financial checking Y account. We will E refund all the paid to us in the last 30 days. Please enter your phone number and press the * key when done	N Thank you for	0 your business.	Piease call	us at the number	on the coupon.	If you change	your mind.
	Visit	> ш ∞	Z	0					
194		We notice you using Fourth Financial ATMs frequently Would you like information on how you can reduce ATM fees?			÷		-		
Campaign	Visit #2	Thank you for Welcome back to We notice you selecting Fourth Fourth Financial using Fourth Financial ATM Financial ATM your ATM transactions business Would you like information or how you can reduce ATM fe							
ecking Account Campaign	Visit #1	Thank you for selecting Fourth Financial for your ATM transactions							

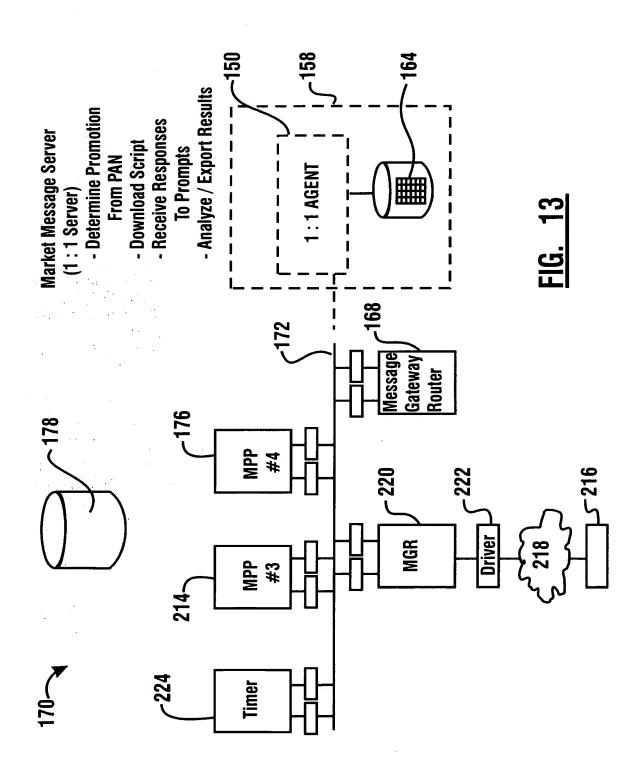
Campaign	
Overdraft	
Checking	

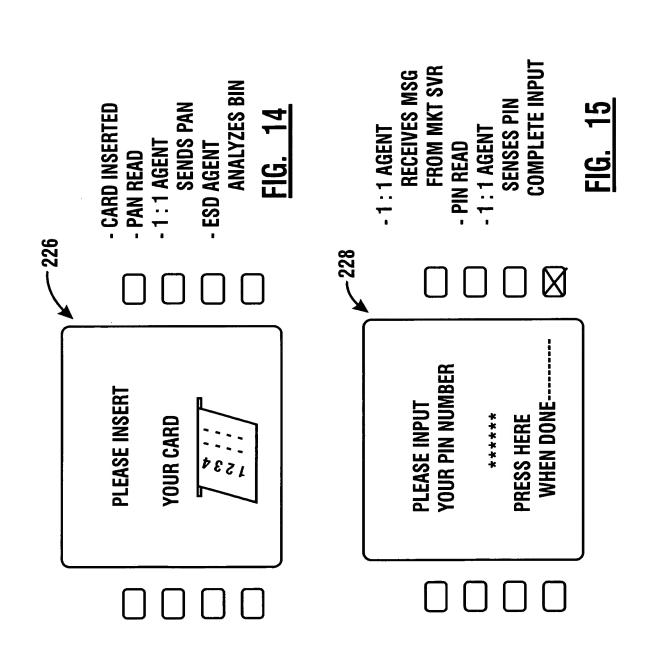
Visit #1	Visit #2	ll		Visit #3
(6) Thanks <u>(name)</u> for selecting 4th Financial for your checking business!	(8) (Name) You've been pre- approved for checking overdraft protection! We will protect your account in the event of an overdrawn check. Would you like this protection activated?	>	(9) Great! We'll mail your enrollment and information pack immediately. Thanks for your interest.	(17) <u>(name)</u> . We have enrolled you in our overdraft protection program!
		Z	(10) You are a valued customer so if you reconsider simply call	(7) (name) Overdraft protection is still available. Call us if you change your mind at the number on the printed coupon #3

Skip Payment Campaign

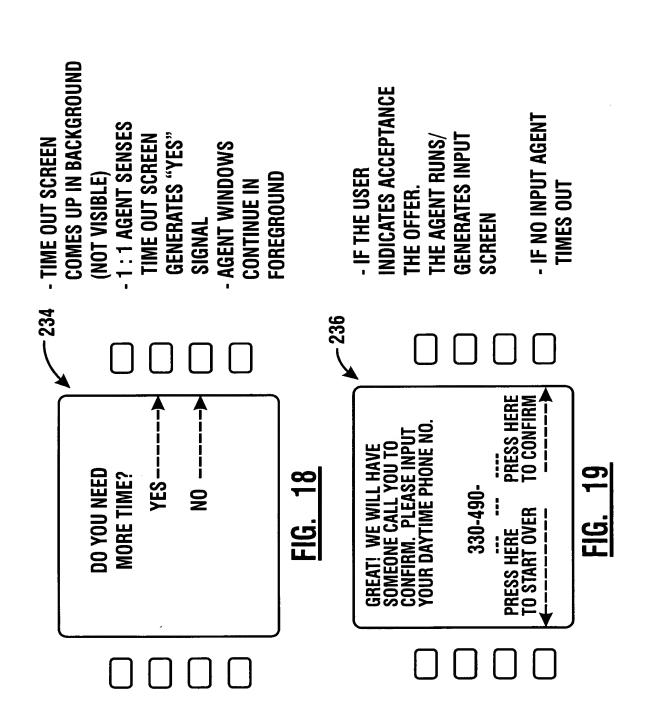
Visit #3	(18) <u>(Name)</u> You are now enrolled for the Holiday payment program. Enjoy your Holidays.	(15) same
	(14) We appreciate your excellent payment history and would like to waive all late fees and minimum payments for January 1999.	(15) Thank you for your excellent payment history. If there's anything we can do for you in the future, please call the 800-number listed on your receipt. Print Coupon #11
	λ.	2
Visit #2	(13) Seasons Greetings! We have a great holiday program just for you! We want to help you with those post holiday bills! (Name) Would you like to know more?	
Visit #1	(11) Seasons Greetings from 4th Financial! (Name) Thank you for your recent credit card payment. We appreciate your excellent payment history!	

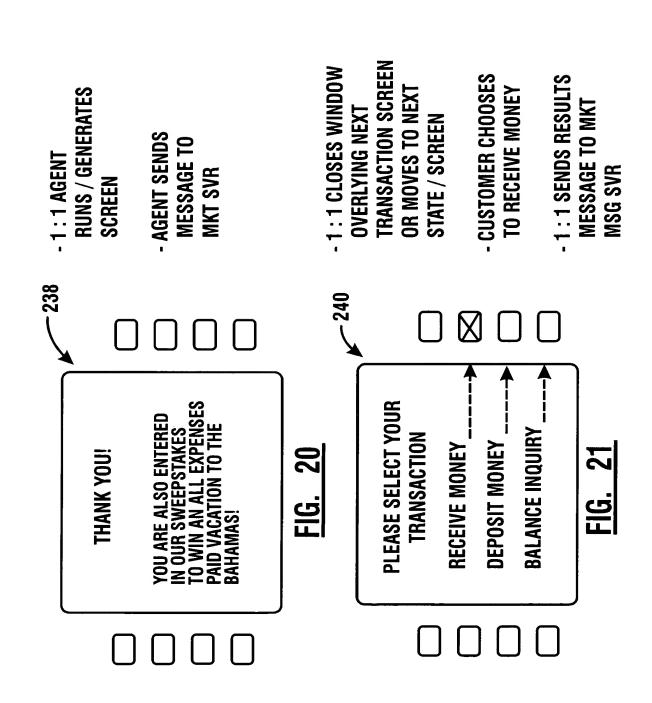


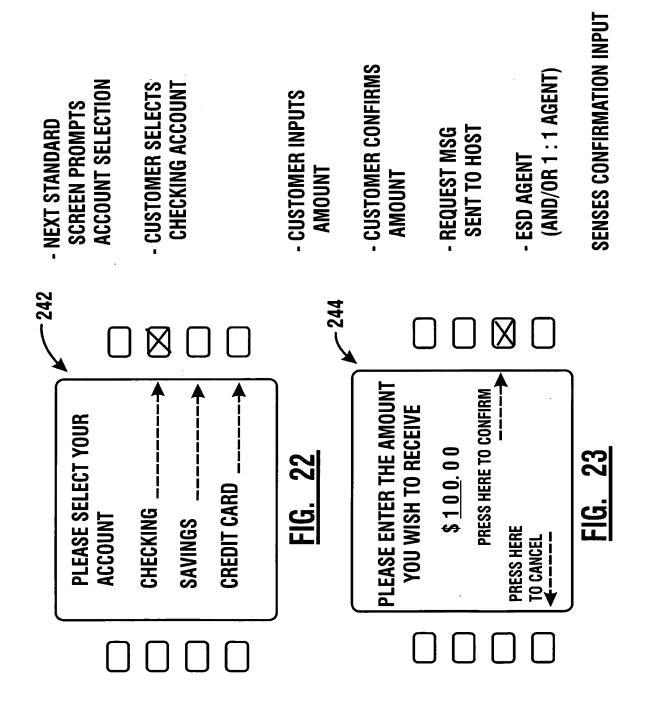


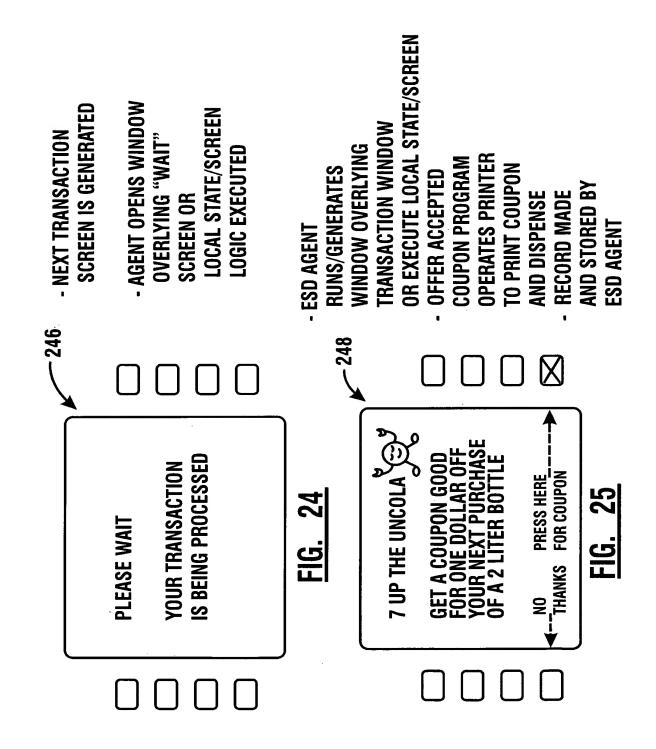


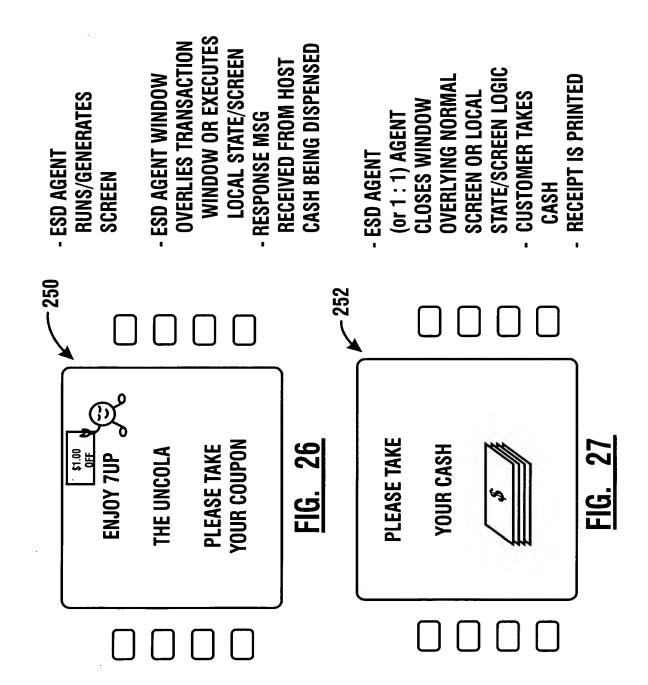
	- 1: 1 AGENT OPENS WINDOW OVERLAYING NEXT USUAL TXN SCREEN OR LOCAL STATE SCREEN FLOW EXECUTED	- 1: 1 AGENT RUNS / GENERATES PROMOTIONAL PROMPT MESSAGE - IF NO RESPONSE AGENT WILL TIME OUT AND RETURN TO STANDARD TXN SCREEN	FIG. 17
230	CT YOUR TION NEY NURY	NY AL VALUES YOU ED FOR THE ARD.	
	PLEASE SELECT YOUR TRANSACTION RECEIVE MONEY DEPOSIT MONEY BALANCE INQUIRY	HELLO DON MCCOY FOURTH FINANCIAL VALUES YOUR BUSINESS. YOU ARE PRE APPROVED FOR THE NO FEE FF VISA CARD. ARE YOU INTERESTED? YESNO	
	D D D D		

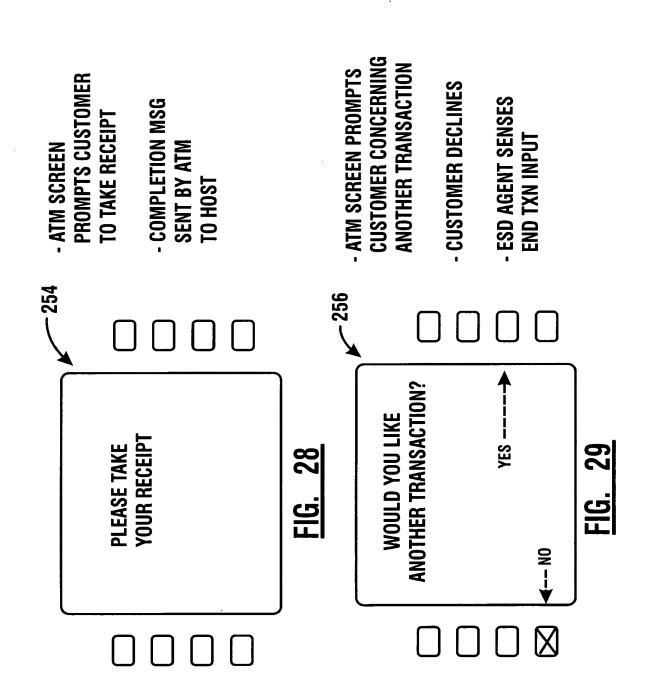


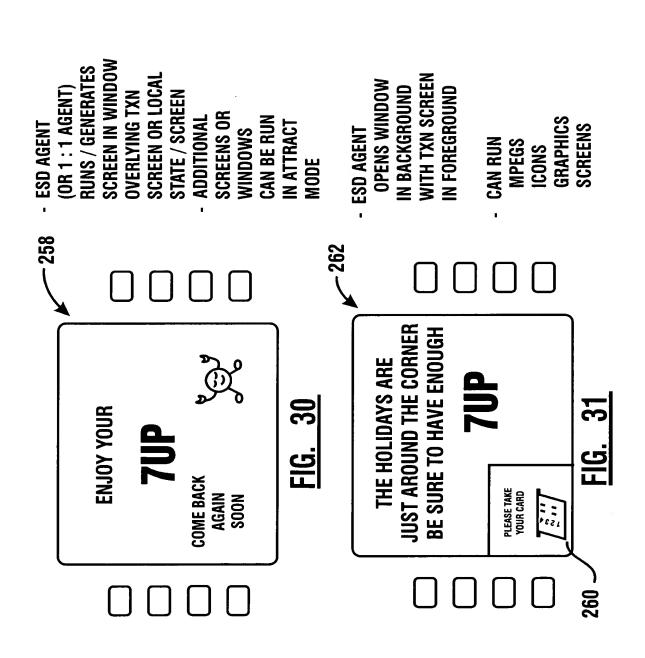


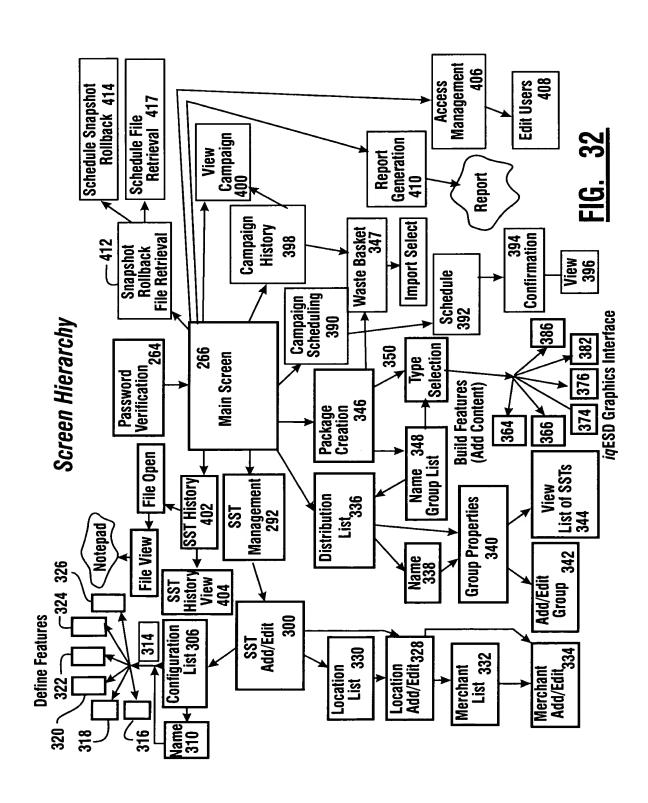


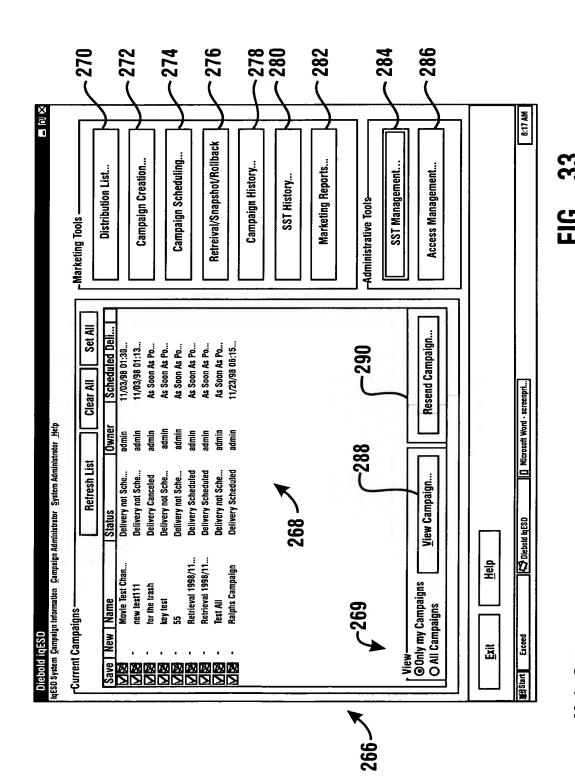




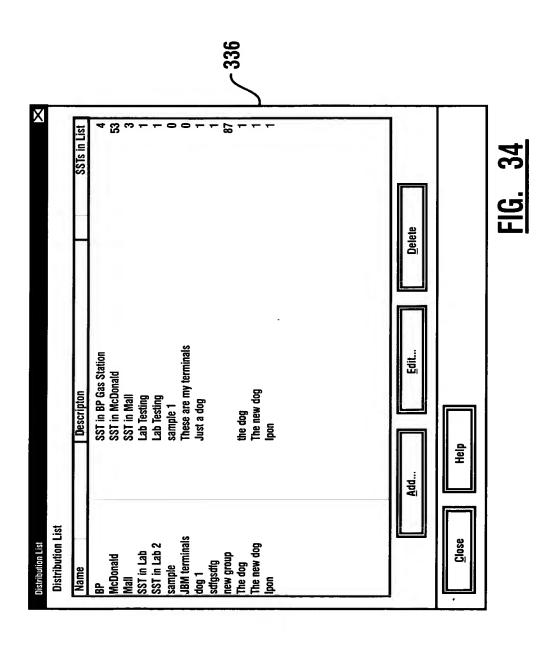








Main Screen



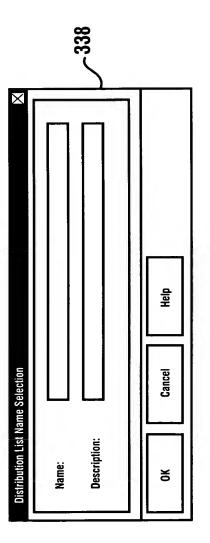
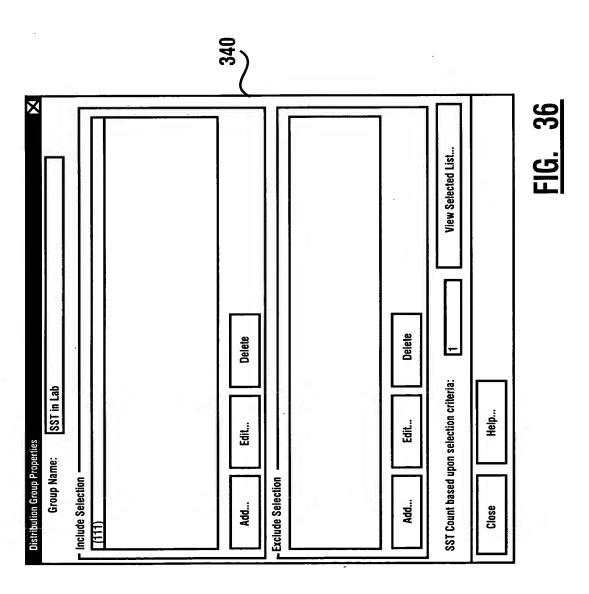


FIG. 35



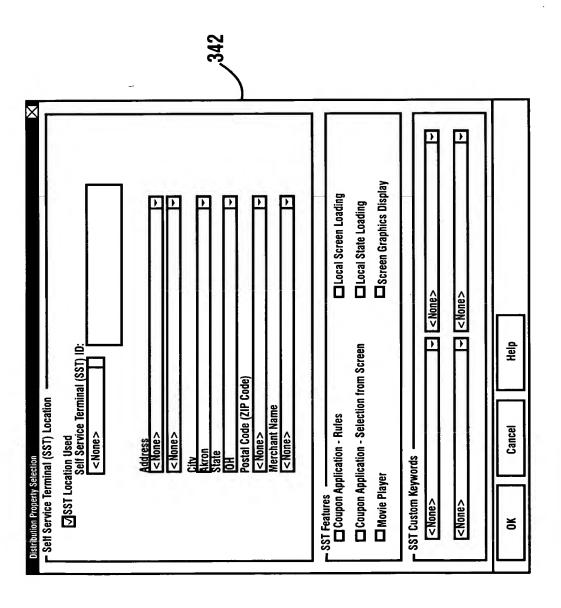


FIG. 37

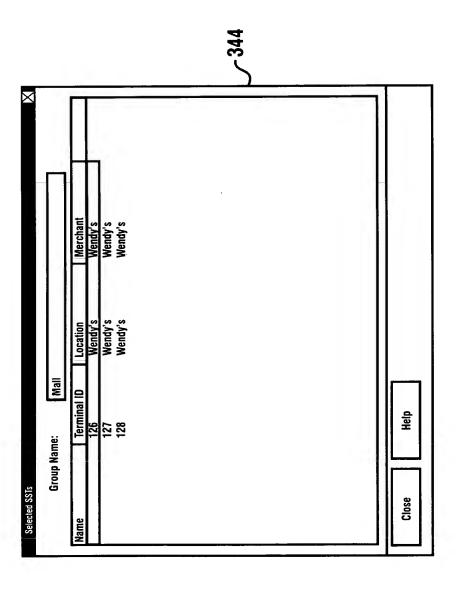


FIG. 38

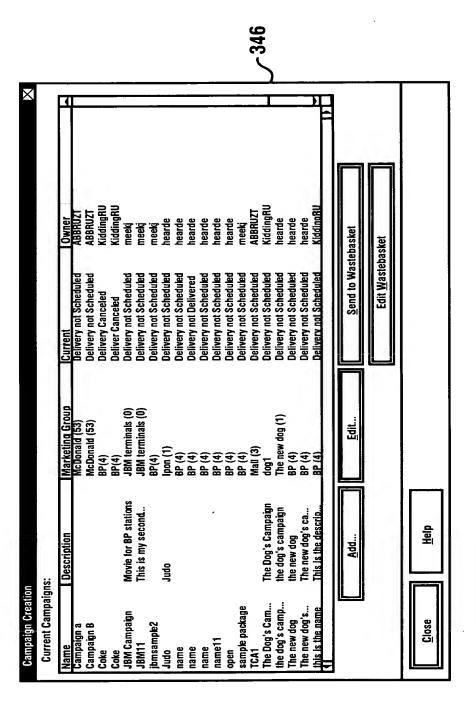


FIG. 39

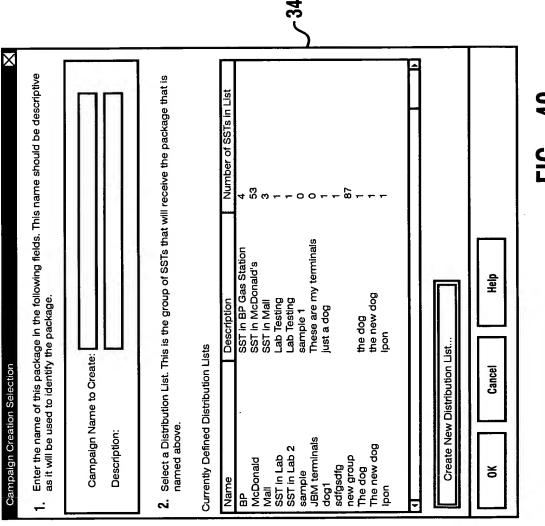


FIG. 40

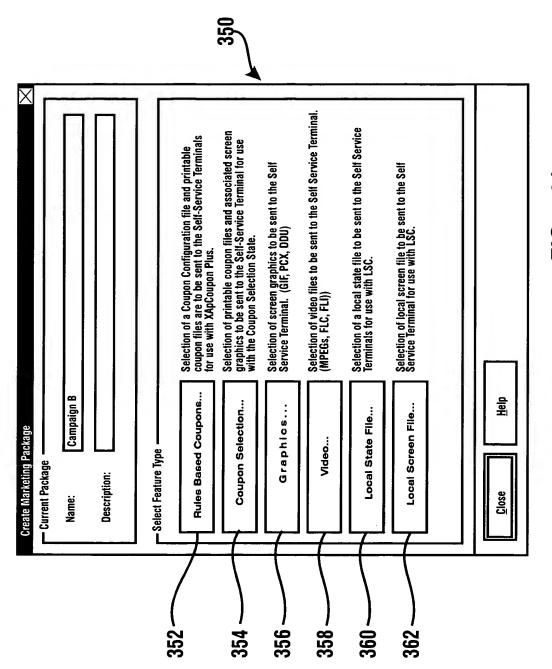


FIG. 41

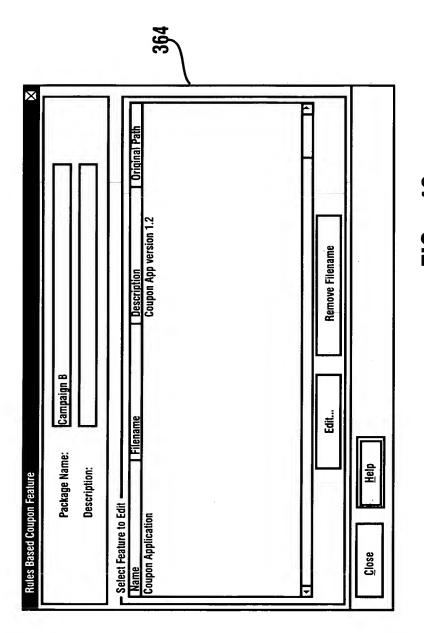
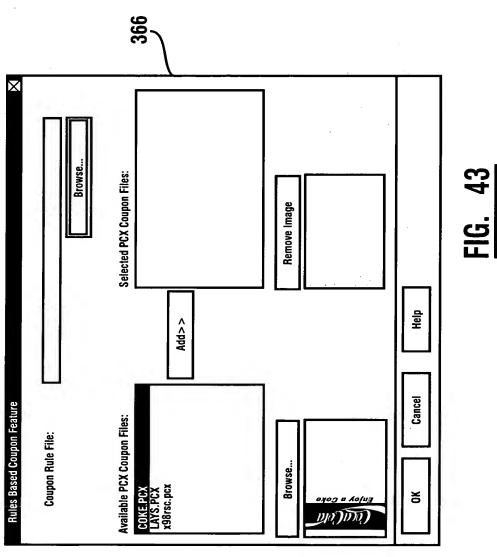
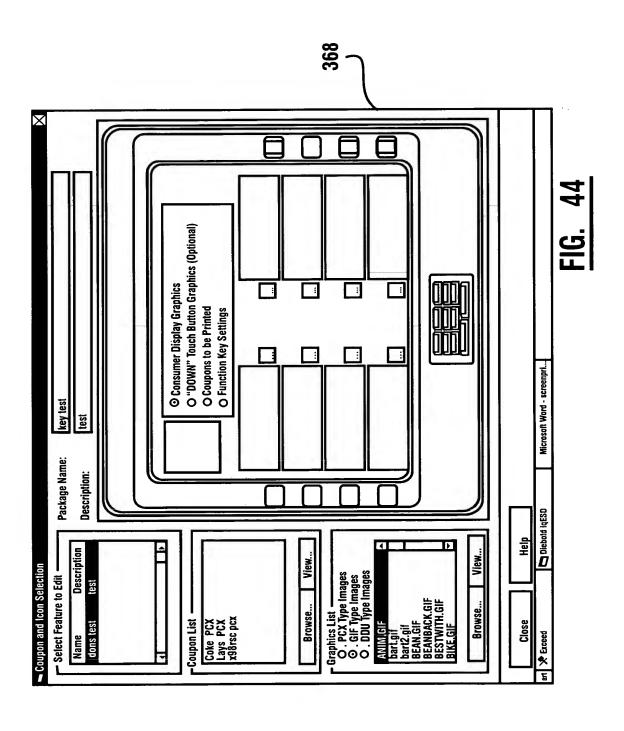
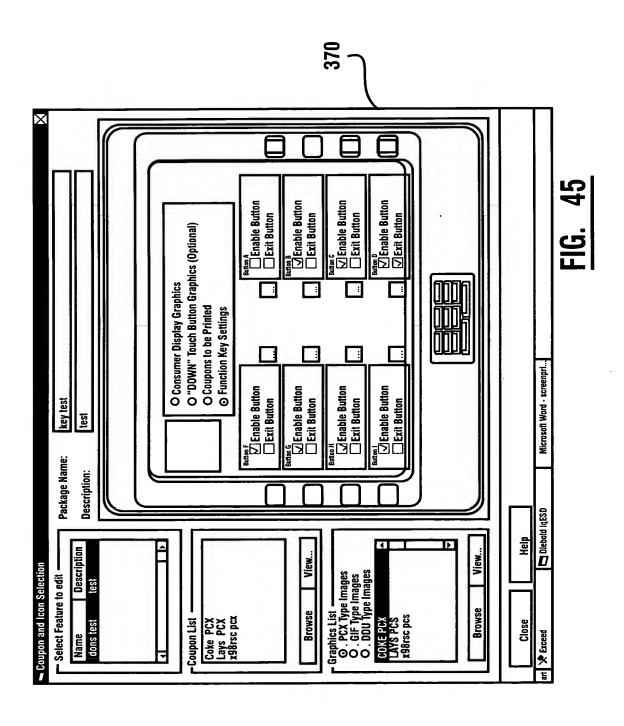
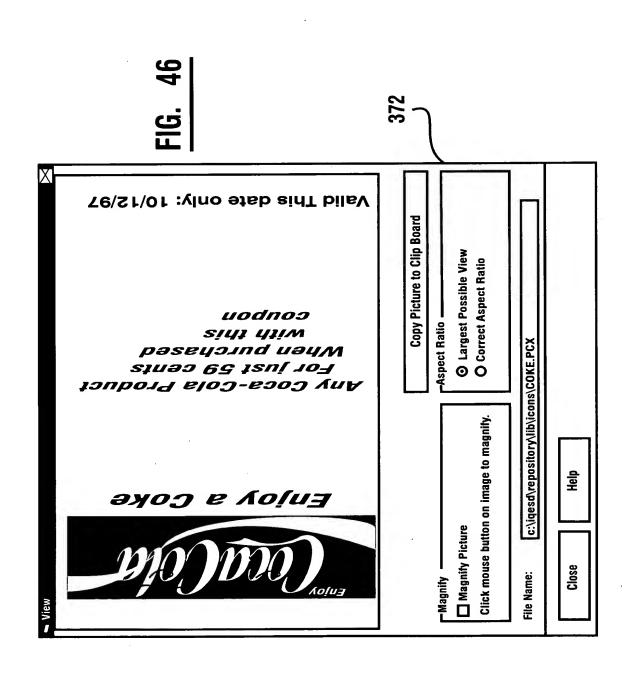


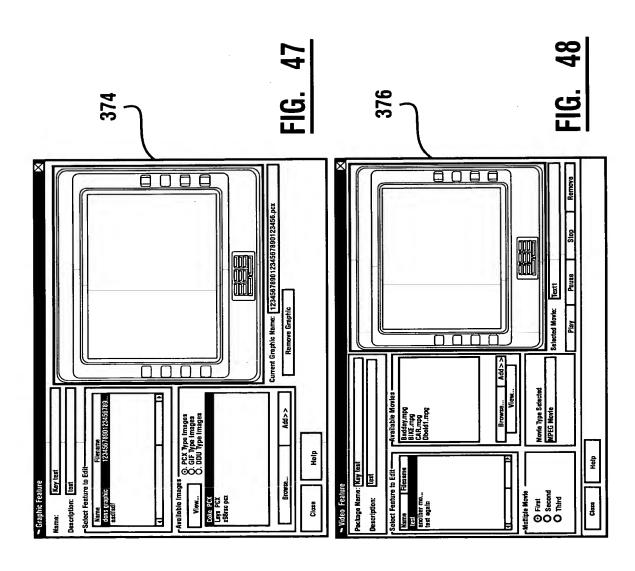
FIG. 42











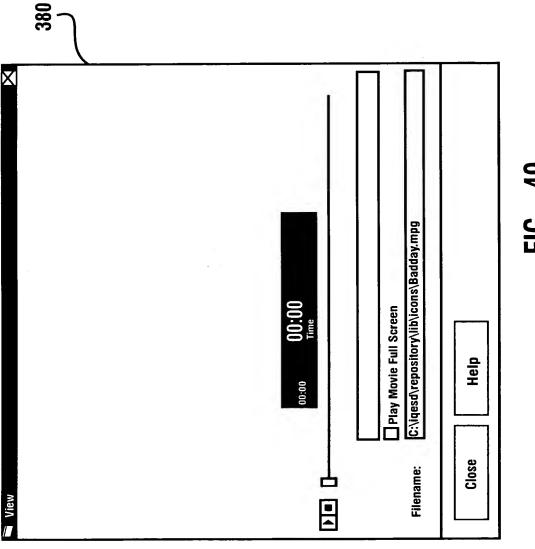
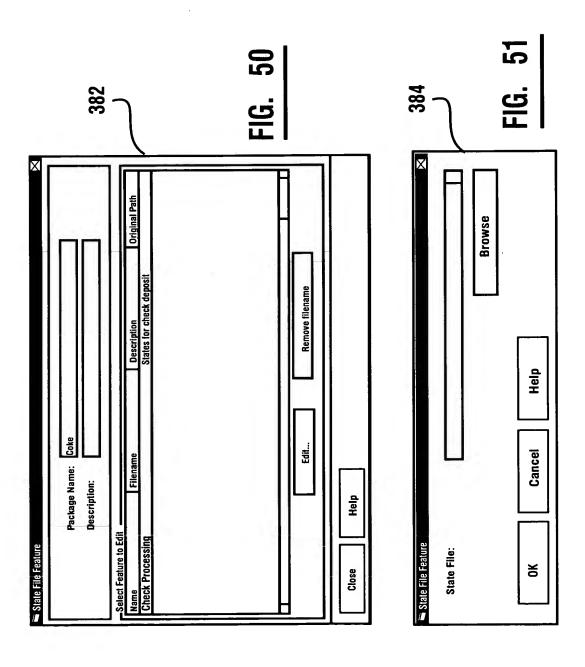
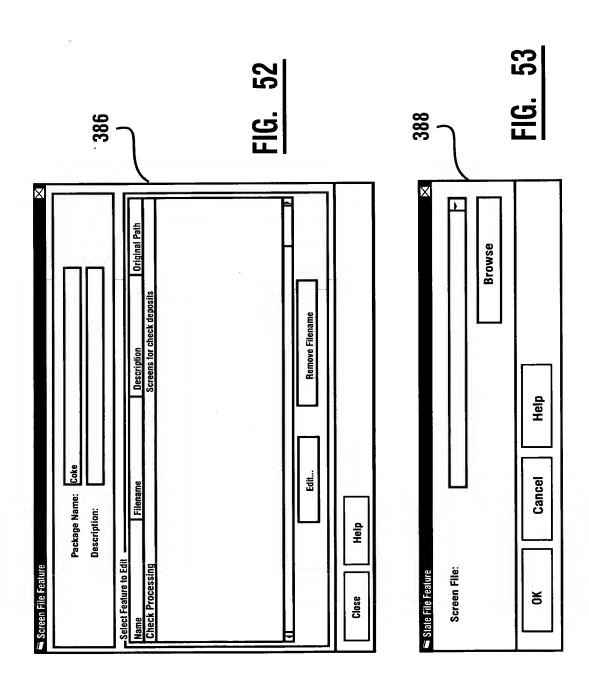
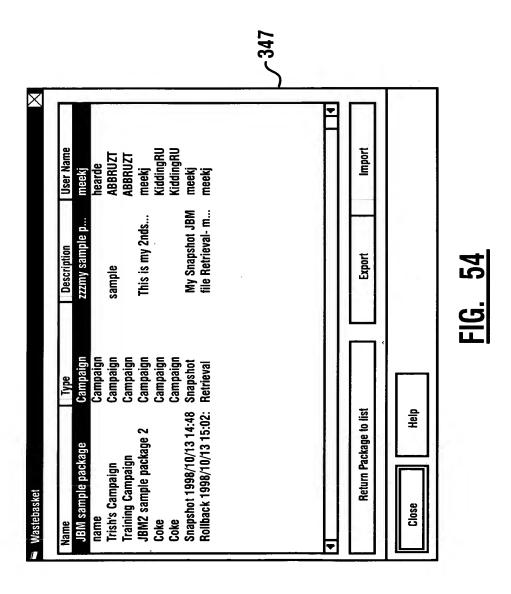
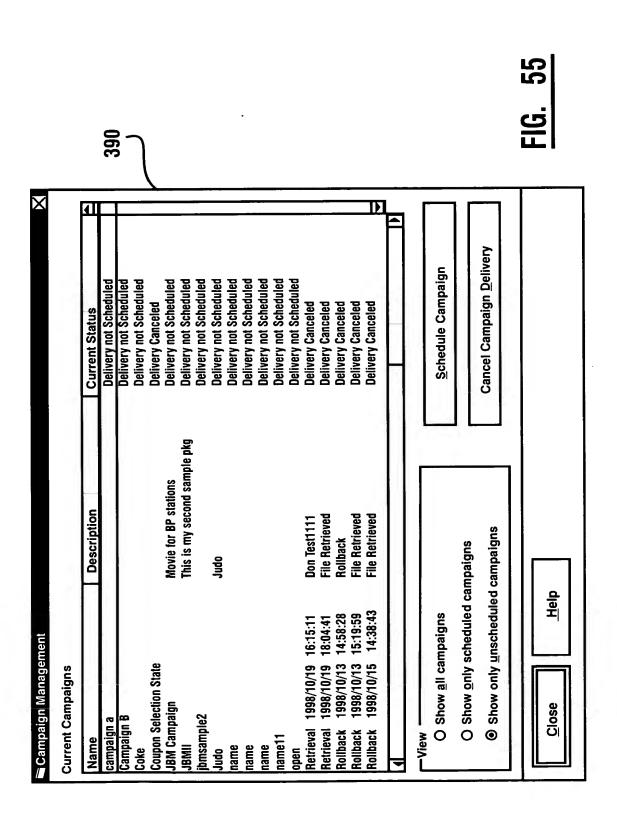


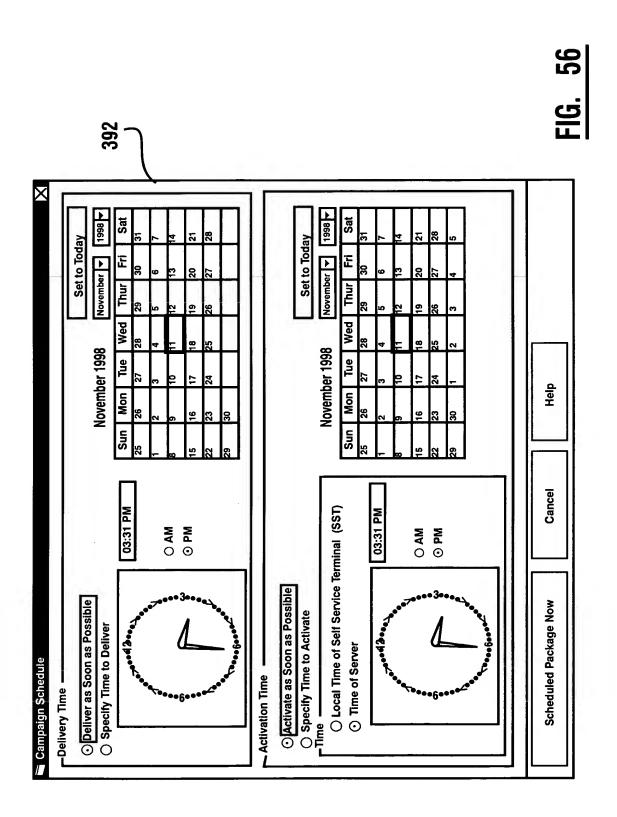
FIG. 49

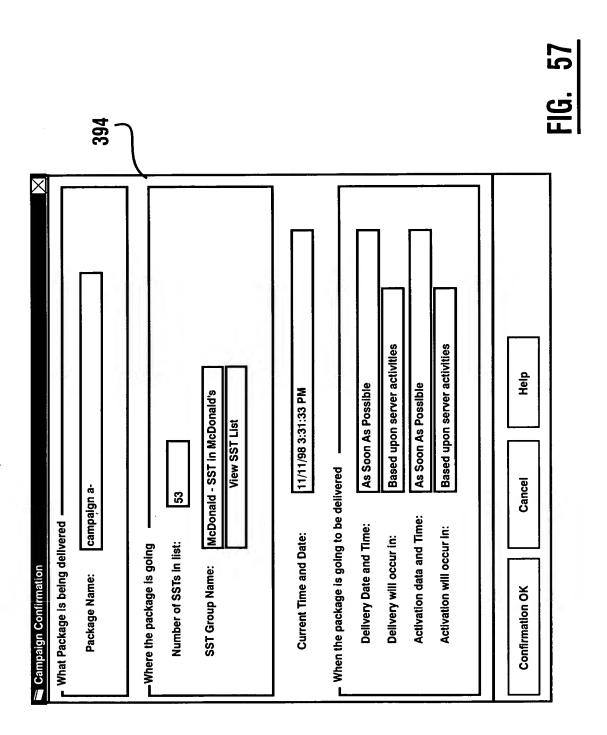


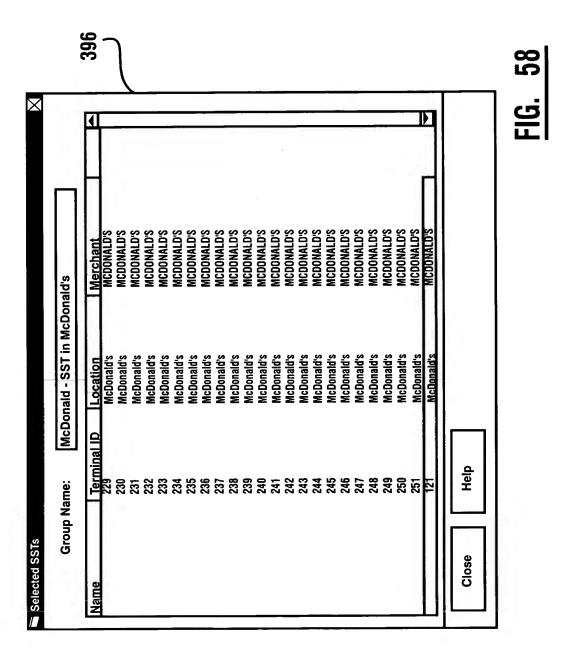


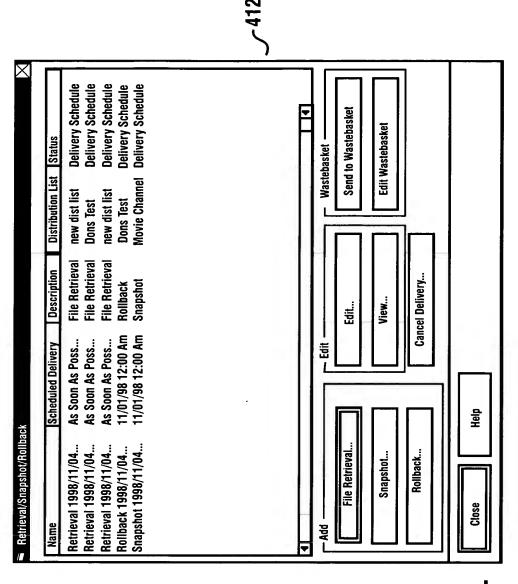




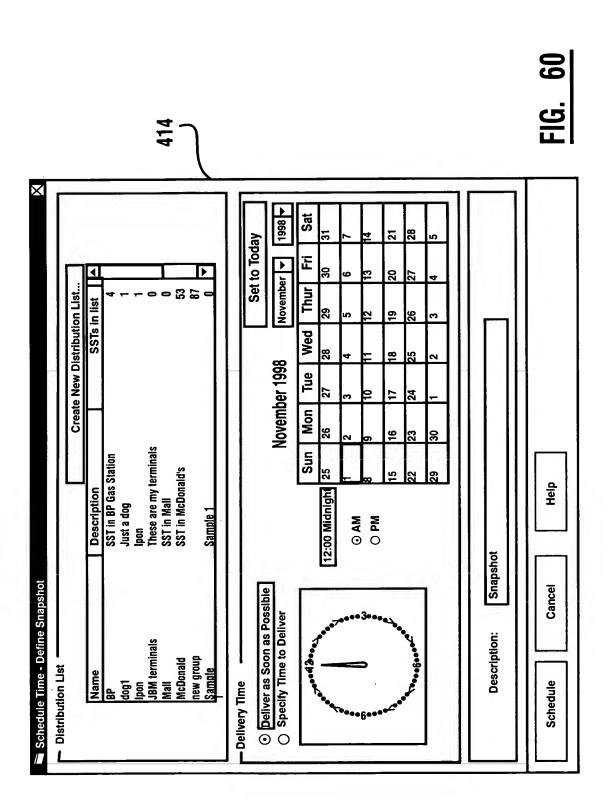


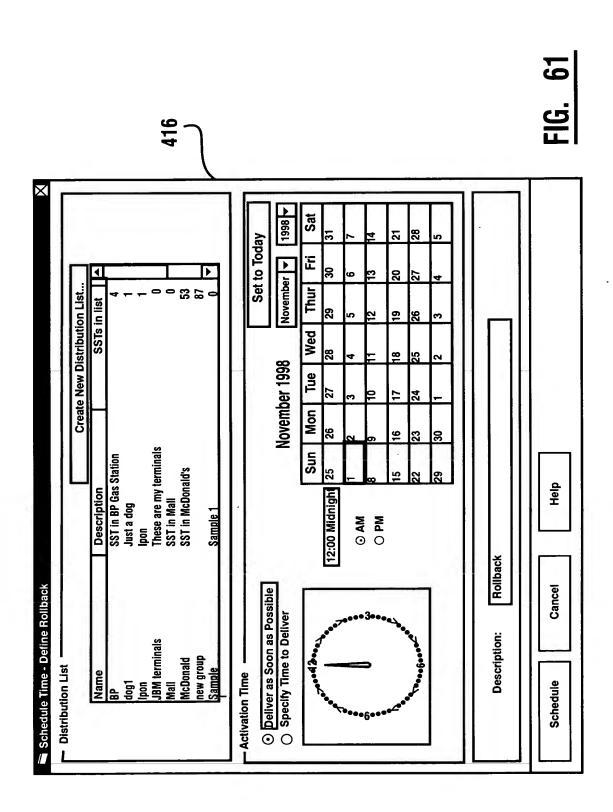


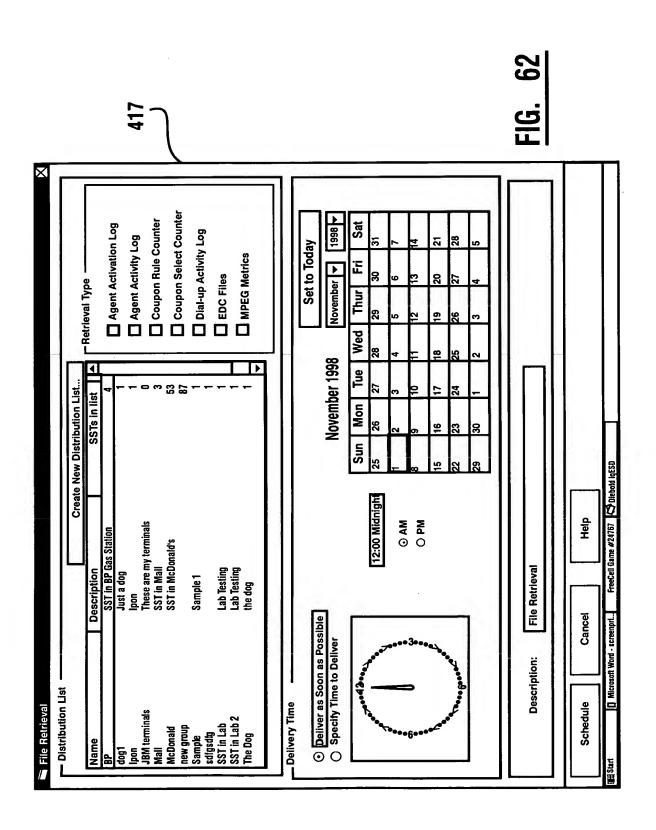




-1G. 59







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KiddingRU KiddingRU KiddingRU

meeki

09/27/98 04:28PM 09/30/98 12:16PM

09/21/98 03:04PM

10/31/98 09:18AM 10:30/30 12:15AM 09/30/98 12:16PM

09/21/98 06:04PM

Not Delivered **Not Delivered**

10/31.98 09:18AM 10/30/98 03:00AM 09/18/98 12:04PM

Delivery Canc... Delivery Sch...

ABBRUZ Abbruz

As Soon As Possible As Soon As Possible

Not Delivered Not Delivered Not Delivered

10/23/98 01:56PM

Not Delivered

As Soon As Possible 10/25/98 01:58PM 09/17/98 4:28PM 09/18/98 12:04PM

Delivery not S... Delivery Sch...

Delivery not S.. Delivery Sch...

> Campaign B сатращи а

Delivery Canc... Delivery Succ...

Coupon Select..

Fred

Not Delivered

AS SOON AS POSSIBLE

UserNate

Scheduled Activity As Soon As Possible

Last Delivery

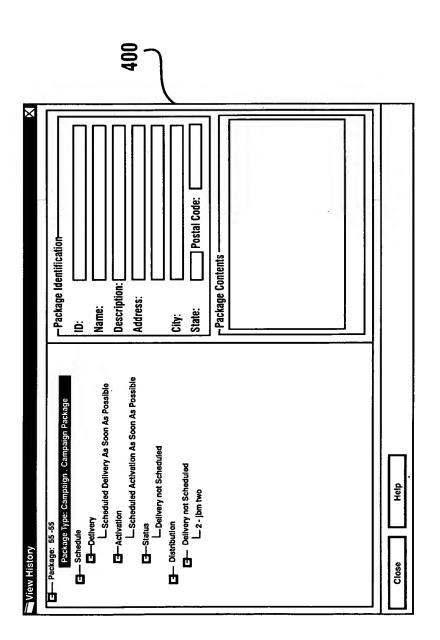
Scheduled Delivery

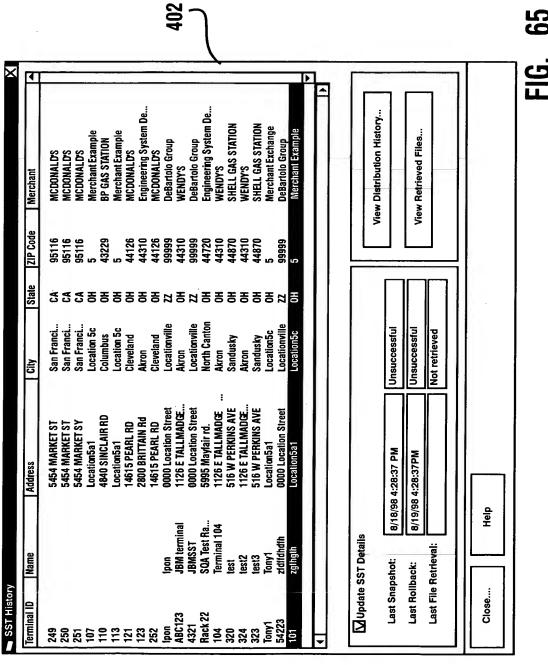
Status

Name

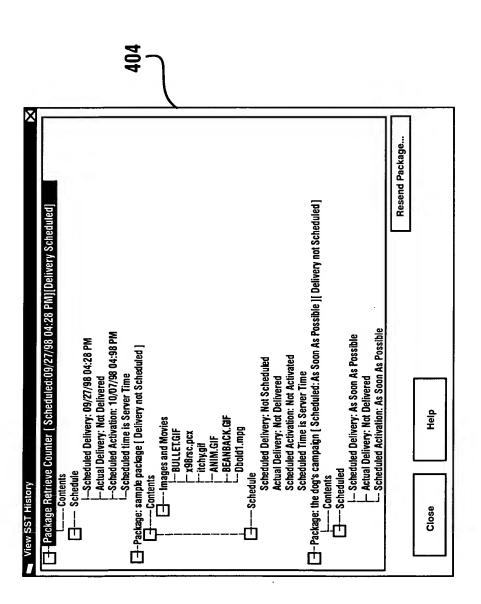
As Soon As Possible As Soon As Possible As Soon As Possible

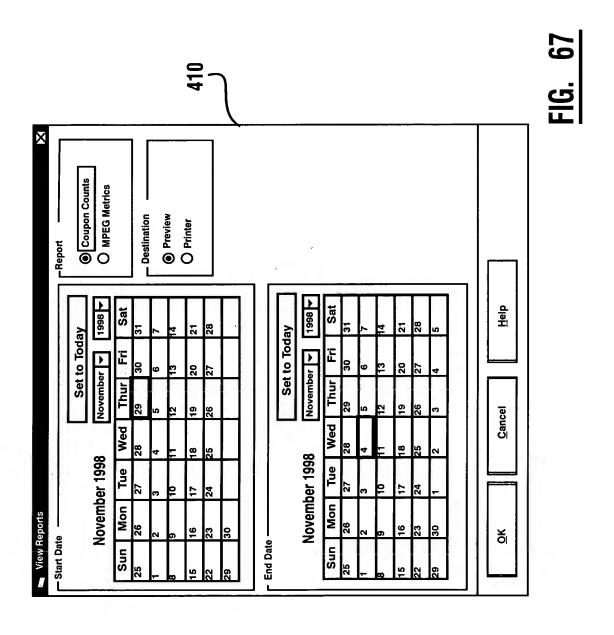












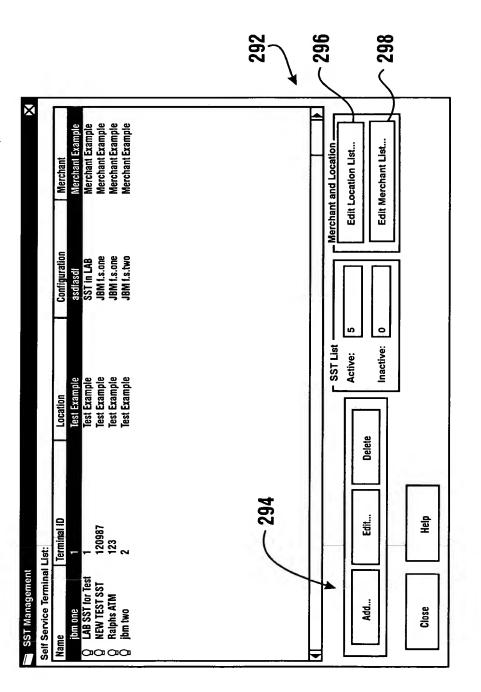


FIG. 68

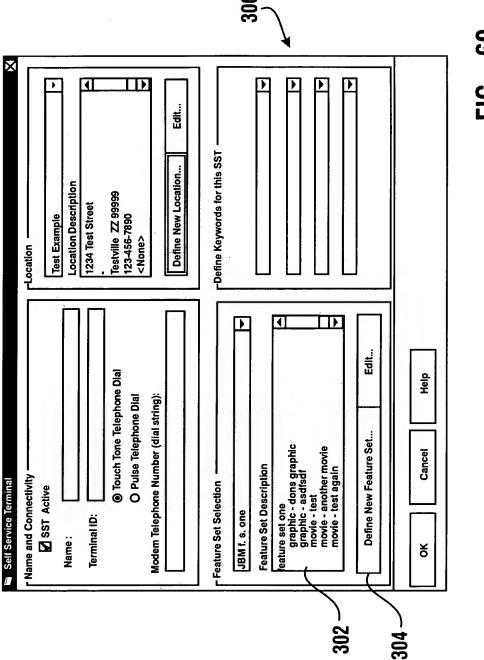
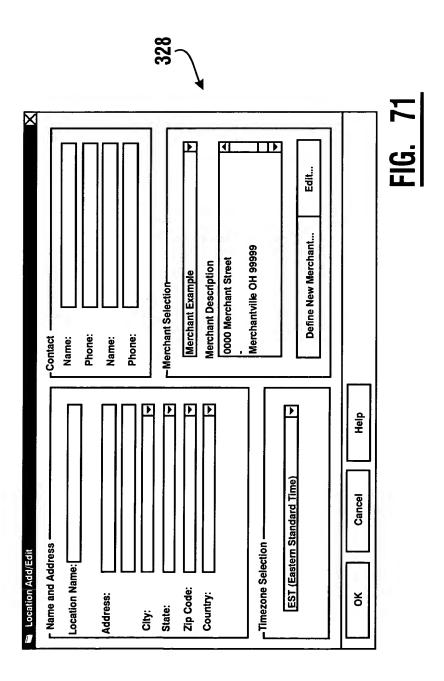
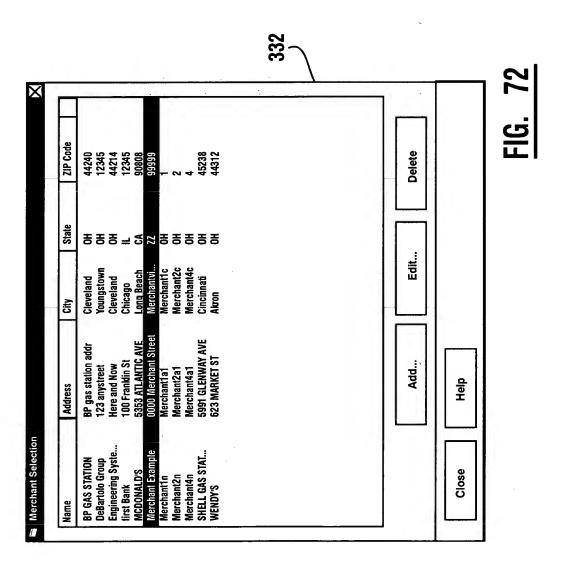
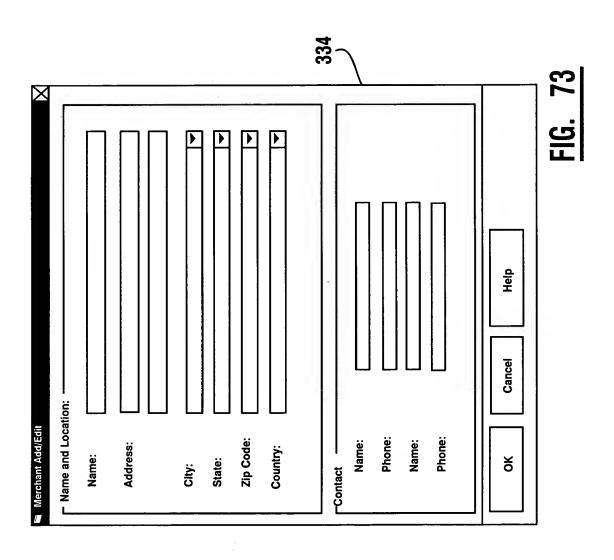


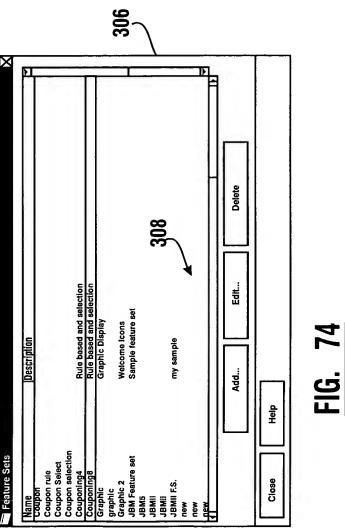
FIG. 69

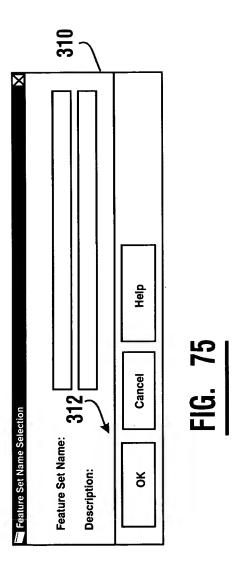
FIG. 70











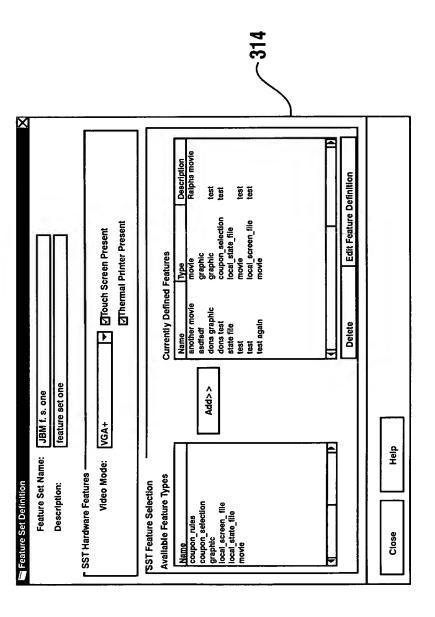
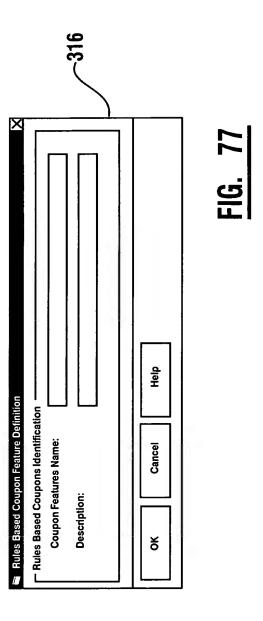
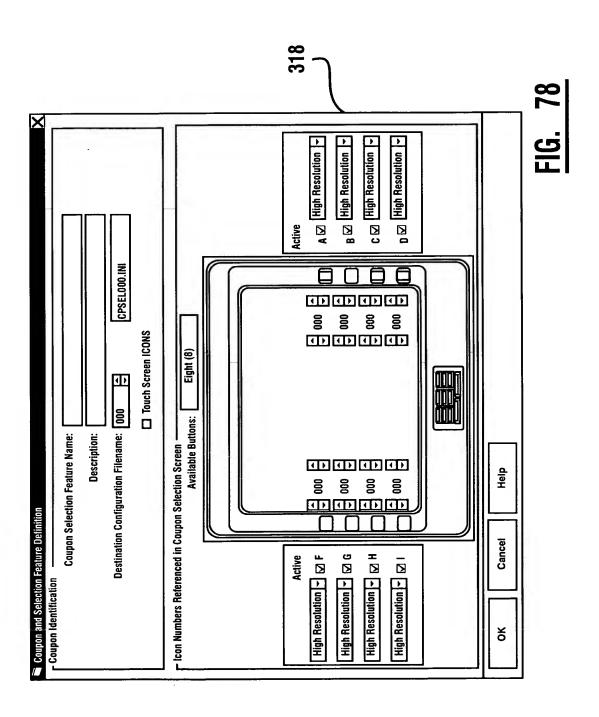


FIG. 76





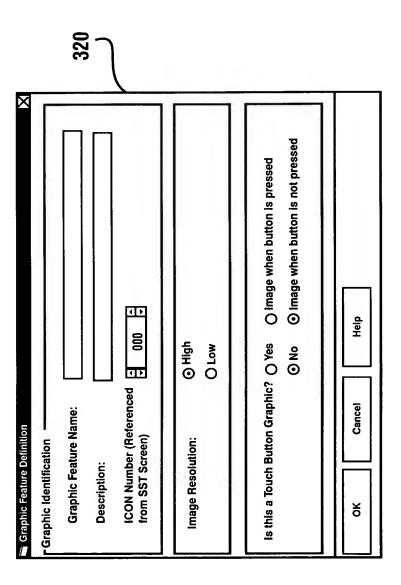
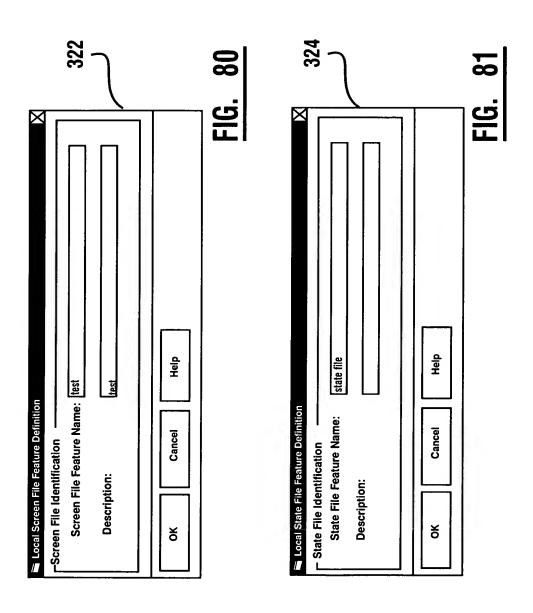
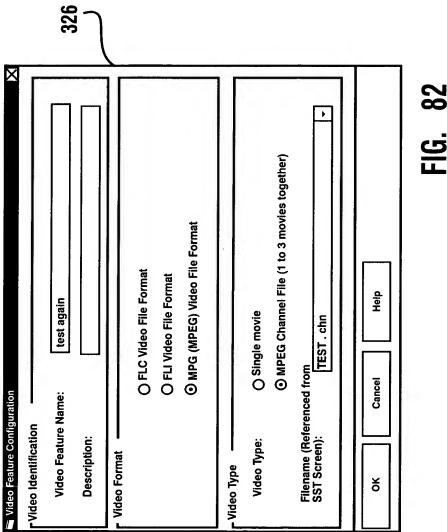
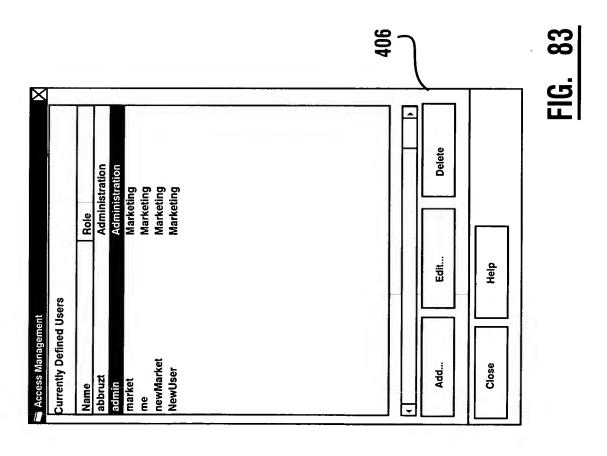
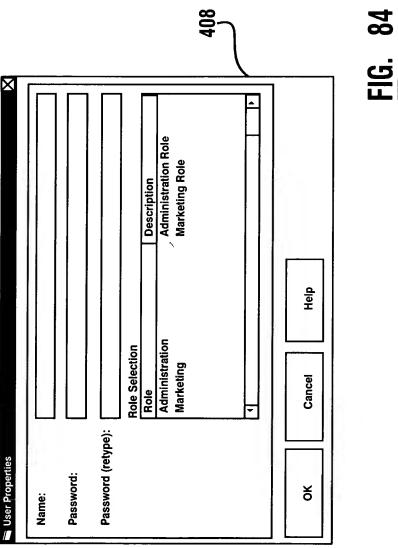


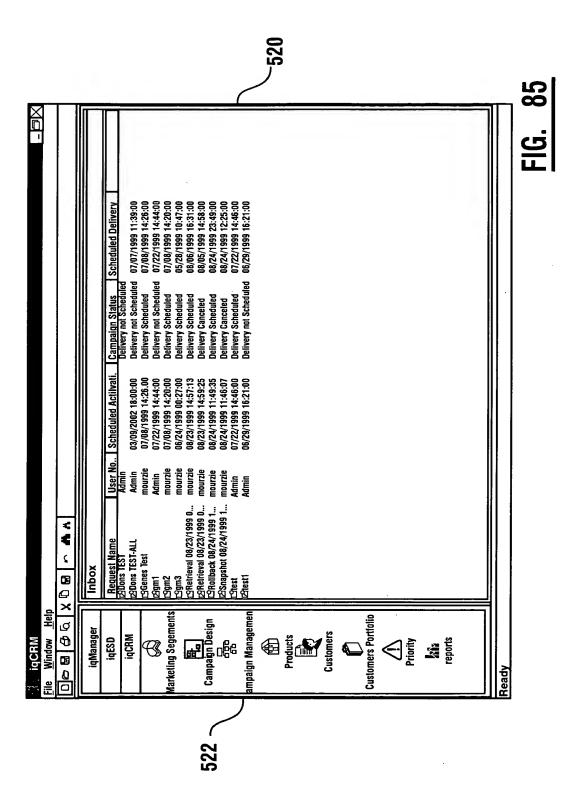
FIG. 79

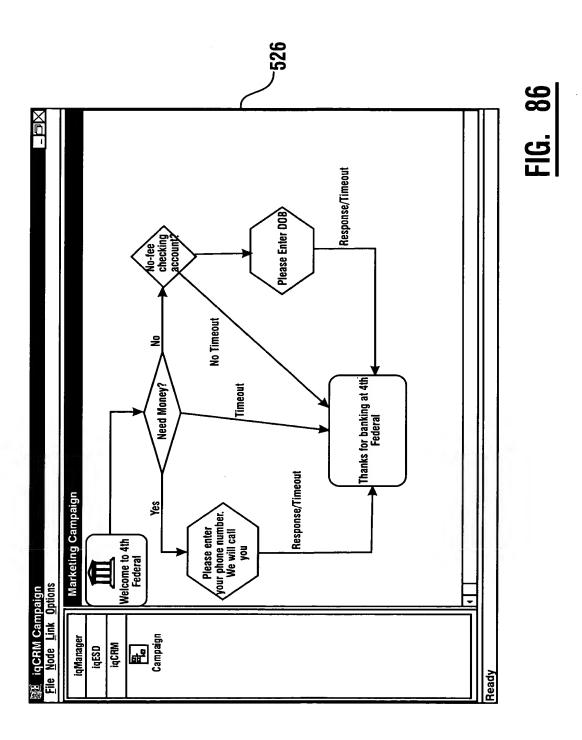


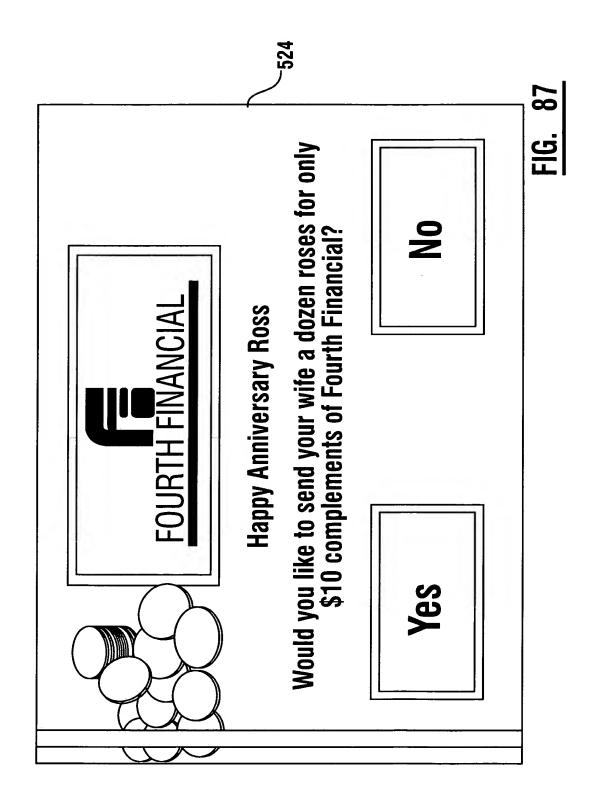


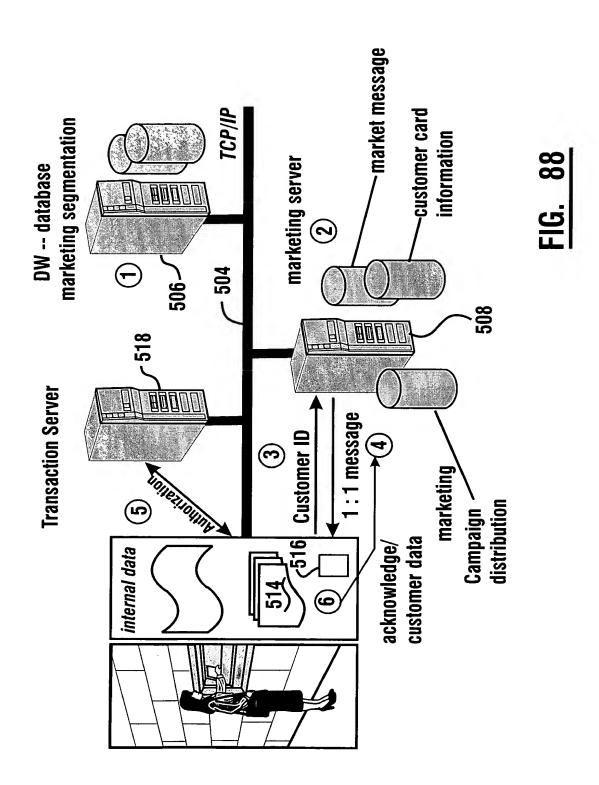


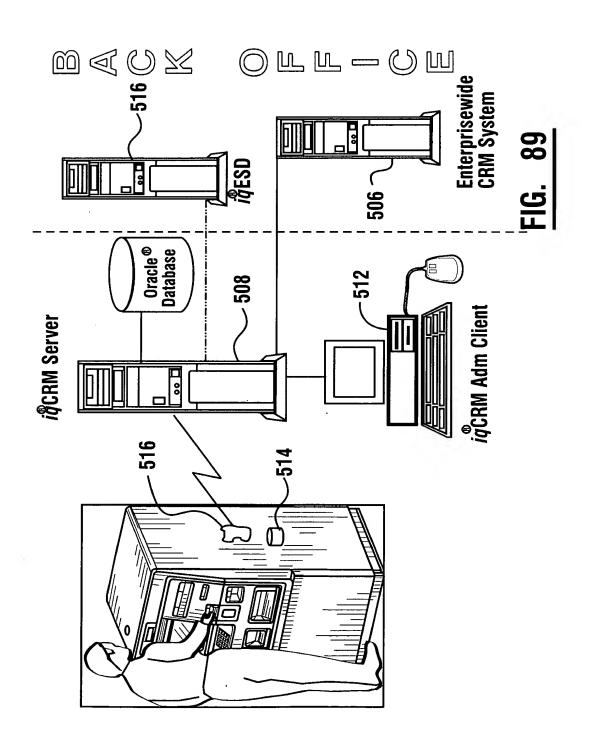


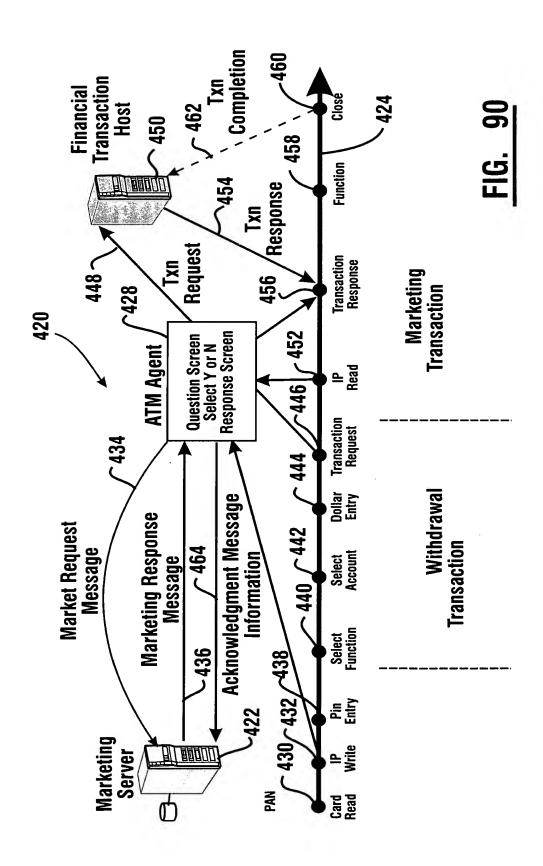


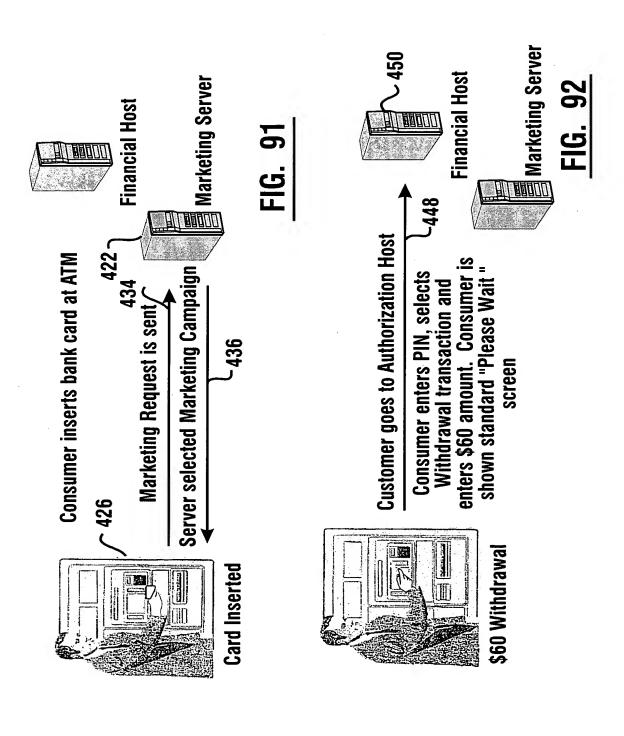


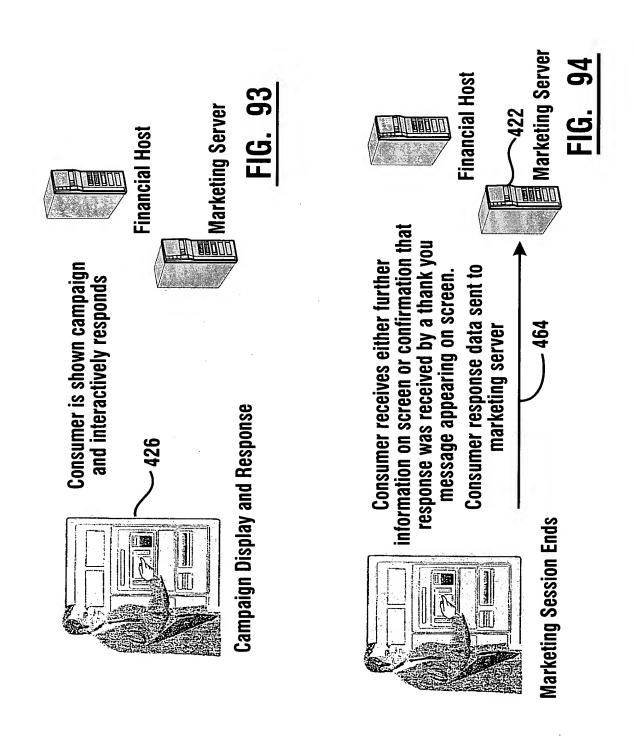


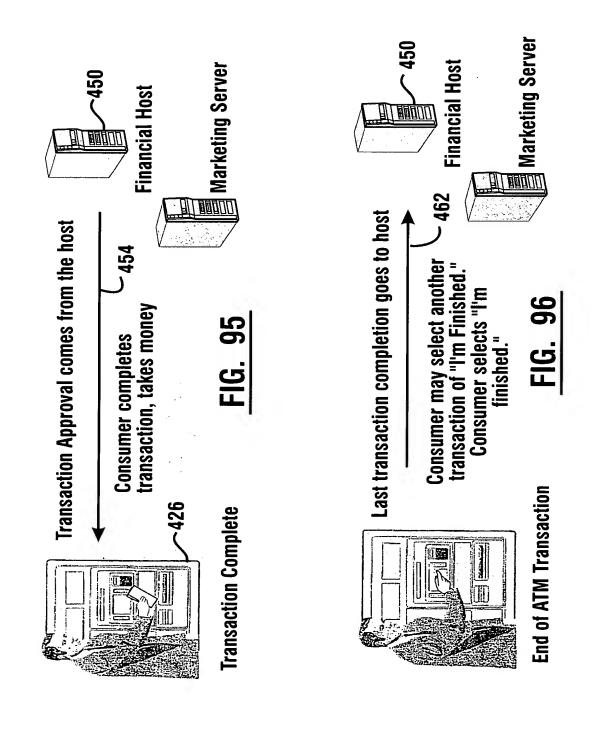


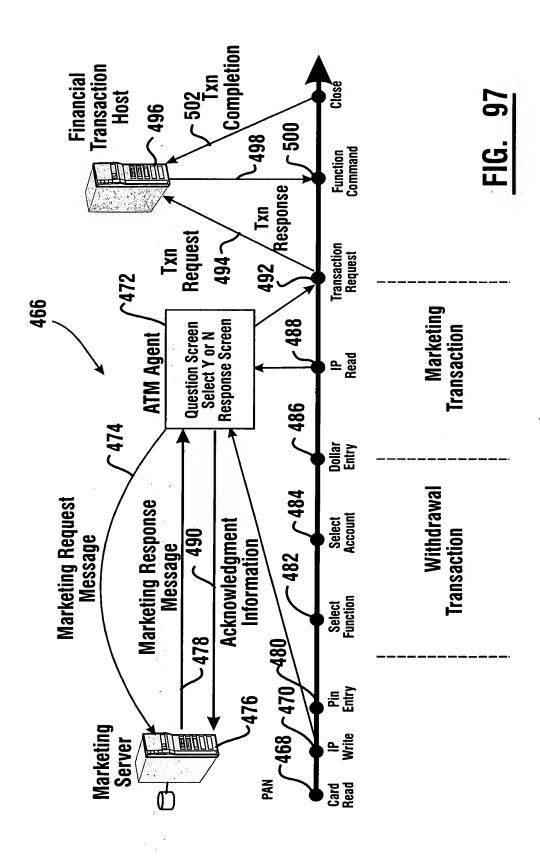












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